

CHOI LAW OFFICE, PLLC

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January 31, 2011

DENNIS KURZ, ESQ.

VIA FACSIMILE ONLY TO: 866 565 1327

RE: CAVALRY PORTFOLIO SERVICES, LLC, AS ASSIGNEE OF CAVALRY SPV I, LLC, AS
ASSIGNEE OF HSBC BANK NEVADA, N.A.

████████████████████
Our File Number ██████████
Original Creditor: HSBC Bank Nevada, N.A. Orchard Bank
Original Account No.: ██████████
Total Balance: \$3,380.77

Dear DENNIS KURZ, ESQ.:

Enclosed herewith please find a Stipulation for Settlement for signature. Kindly sign and notarize,
keeping one copy for your records and forwarding one copy to the NEW YORK office above.

Should you have any questions, do not hesitate to contact me at (866) 434-2993.

Sincerely,

Danielle C. Choi, Esq.
Choi Law Office, PLLC

Enclosures

**CITY COURT OF THE CITY OF SYRACUSE
COUNTY OF: ONONDAGA**

CAVALRY PORTFOLIO SERVICES, LLC,
AS ASSIGNEE OF CAVALRY SPV I, LLC,
AS ASSIGNEE OF HSBC BANK NEVADA,
N.A.
Plaintiff

Index No.

STIPULATION OF SETTLEMENT

against

████████████████████
Defendant(s)

The plaintiff, claiming that the defendant(s), is indebted to it in the sum of \$3,380.77 with interest, pursuant to the terms of the parties' agreement, and the parties having full knowledge of the facts on which the claim is based and wanting to settle this matter:

- 1) Plaintiff and defendant agree to settle the above-entitled matter. \$1,000.00 the settlement amount, is to be paid to the plaintiff by the defendant, in the following manner; on or before the 28th day of February, 2011, the defendant shall pay plaintiff the amount of \$100.00, and by the 28th day of each month thereafter, the defendant shall pay plaintiff the amount of \$100.00 until the aforesaid settlement amount is paid in full, and settlement amount is fully satisfied.
- 2) Payments are to be made via check or money order, made payable to, "Choi Law Office, PLLC" and are to be forwarded to the attorney, Choi Law Office, PLLC, 500 Summit Lake Dr., Suite 4A, Valhalla, NY 10595-1340.
- 3) This settlement agreement is made regarding plaintiff's account number ██████████ original creditor HSBC Bank Nevada, N.A. Orchard Bank and original creditor's account number ██████████
- 4) The defendant(s) consent to jurisdiction of the CITY COURT OF THE CITY OF SYRACUSE, COUNTY OF: ONONDAGA.
- 5) Should the defendant(s) fail to adhere to any of the terms of the settlement itemized above for more than ten (10) days, plaintiff may enter judgment against defendant, without notice, for the full amount owed to plaintiff, less any payments made.

**This is an attempt to collect a debt and any information provided will be used for that purpose.
This correspondence is from a debt collector.**

6) Failure of the plaintiff to enforce any right it may have under this stipulation shall not be considered a waiver.

7) Upon all payments having been made pursuant to the terms of the stipulation, the action shall be discontinued on the merits and with prejudice and without costs as to defendant(s).

Dated: _____

Danielle C. Choi, Esq.
Choi Law Office, PLLC
500 Summit Lake Dr., Suite 4A
Valhalla, NY 10595-1340
Telephone: (866) 434-2993
Attorney for Plaintiff, Cavalry Portfolio Services, LLC
File No. 13848996

Dated: _____

Mohammad Azad, Manager
Plaintiff, Cavalry Portfolio Services, LLC

STATE OF NEW YORK

COUNTY OF WESTCHESTER

On this _____ day of _____, 2011, before me personally appeared Mohammad Azad, to me personally known and known to be the same person described in and who executed the within instrument and acknowledged to me that he/she executed the same.

NOTARY PUBLIC

Dated: _____

STATE OF _____

COUNTY OF _____

On this _____ day of _____, 2011, before me personally appeared _____ to me personally known and known to be the same person described in and who executed the within instrument and acknowledged to me that he/she executed the same.

NOTARY PUBLIC